

# Need some help to get your small business back on track?

**It's been a tough year for small businesses across North West Queensland – from impacts of flooding, to industry downturns or cost of living pressures adding up.**

Tailored, professional, no-cost support is available with qualified Small Business Financial Counsellor Michelle Tucker.

Michelle is ready to work directly with local business (including sole traders) to get back on track and prepare for a strong 2026.

*No referral or preparation is needed to make an appointment.*

## **Michelle can work with you to:**

- » understand your financial position
- » understand the benefits and drawbacks of different options to manage financial issues
- » develop budgets and cash flows
- » negotiate with creditors
- » access dispute resolution services
- » understand your rights and access broader professional advice and support
- » access government and community grants, programs or schemes - disaster and non-disaster related.

## **About us**

Small Business Financial Counselling is delivered through the Rural Financial Counselling Service North Qld (RFCSNQ) and is funded by the Australian Government, Queensland Government and jointly funded Commonwealth-state Disaster Recovery Funding Arrangements (DRFA).

Free ✓  
Impartial ✓  
Confidential ✓



## **Meet your Small Business Financial Counsellor, Michelle Tucker.**

Michelle is available to support small businesses across Central West and North West Queensland.

## **Get in touch to make an appointment:**

Email: [michelle@rfcsnq.com.au](mailto:michelle@rfcsnq.com.au)

Phone: 0429 818 915

Visit: [rfcsnq.com.au/westernqld](https://rfcsnq.com.au/westernqld)